

Personal banking method for banking product and service information
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REFERENCE BN
 WO 9909470

Patent Family

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Filing Details

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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW						
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Abstract:
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NOVELTY - The user obtains financial information and performs banking transactions, using a user interface that automatically prompts the user to enter user identification data.

DETAILED DESCRIPTION - The user obtains financial information and performs banking transactions by accessing the personal banking machine (PBM) using a user interface that automatically prompts the user to enter user identification data. The transaction functions include services e.g. applying for and receiving cheques (13), bank cards (14), opening accounts (15), applying for loans (20) and accessing the Internet (23). After the user inputs the identification data, the interface transmits the data to a remote processing unit having a database. The data is verified, and it is determined if the user is an existing account holder or non-customer. The remote processing unit then transmits database information to the user interface, upon which a function menu is displayed and selected by the user. The interface then prompts the user to input data for the selected function which is then performed by the PBM. **INDEPENDENT CLAIMS** are included for; a method for a user to obtain financial information and perform banking transactions, and an automated banking and information system for carrying out banking transactions.

USE - Servicing customers and non-customers in 24-hour or extended operating hours environment, without need for interaction or assistance with customer service representative or local bank staff member.

ADVANTAGE - Allows 24-hour access to both information and transactions at a local branch level, and provides user who is a non-customer with the ability to establish a banking relationship through access to and operation of personal banking machine. Increases volume of customers and potential customers.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the tool function groups

of the invention.

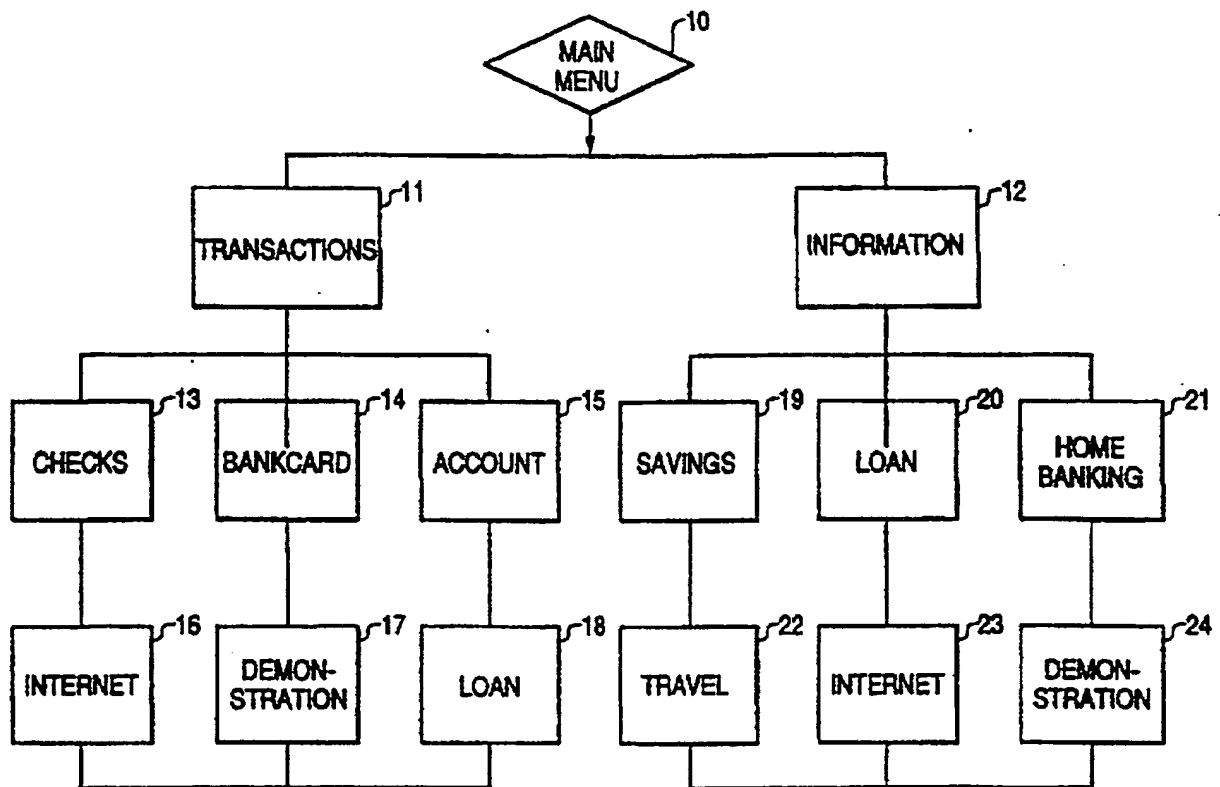
Check receipt transaction function 13

Bank card transaction function 14

Loan application transaction function 20

Home banking function 21

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